



Construction & Valuation

FOR VA NOTICES OF VALUE

Alphabetical State Listing

[A](#) [B](#) [C](#) [D](#) [E](#) [F](#) [G](#) [H](#) [I](#) [J](#) [K](#) [L](#) [M](#) [N](#) [O](#) [P](#) [Q](#) [R](#) [S](#) [T](#) [U](#) [V](#) [W](#) [X](#) [Y](#) [Z](#)

IMPORTANT:

1. Each State is listed alphabetically, with the VA Regional Loan Center (RLC) of jurisdiction shown in parentheses.
2. A VA Regional Loan Center's "local" requirements pertain only to properties within the particular state in that RLC's jurisdiction. The primary source of information about VA requirements is the VA Lender's Handbook. "Local" requirements supplement those in the Handbook.
3. Unless otherwise noted, wood-destroying insect information is required per Section 13.06 of the Lender's Handbook. Regardless of the location of the property, an inspection is always required if the appraisal report indicates evidence of wood-destroying insect damage or an active insect infestation.
4. VA offices may instruct fee appraisers to list, when applicable, other "local" requirements as conditions on appraisal reports. Contact the fee appraiser or VA office if there is a question about an appraisal report condition.

ALABAMA - [ST. Petersburg, FL RLC](#)

No "local" requirements.

ALASKA - [Denver, CO RL](#)

1. Every Alaska property with an individual water supply or sewage disposal system requires evidence from the local health authority (or other source authorized by VA) that those systems are acceptable.
2. The VA notice of value for every "Energy Rated Home" with a value adjustment for a "Five Star" or "Five Star+" rating must state, "Lender to provide evidence of Five Star or Five Star+ energy rating."
3. Property located in either a Red or Blue avalanche zone is not eligible to be the security for a VA-guaranteed loan.
4. Call the Anchorage office if there are questions regarding property characteristics peculiar to Alaska, such as: ice cellars in Barrow; valuation of garages, or water supply/sewage disposal system service in Bethel; cistern water supplies in Ketchikan; adjustable foundations in Fairbanks/North Pole; fractional lots in Juneau; etc.
5. Wood-destroying insect information is not generally required.

ARIZONA - [Phoenix, AZ RLC](#)

For properties listed on a master appraisal, the combined value of the optional items selected by a veteran purchaser can not exceed 15 percent of the reasonable value assigned for the base plan type (exclusive of any lot premium).

ARKANSAS - [Houston, TX RLC](#)

No "local" requirements.

CALIFORNIA - [Phoenix, AZ RLC](#)

For properties listed on a master appraisal, the combined value of the optional items selected by a veteran purchaser can not exceed 15 percent of the reasonable value assigned for the base plan type (exclusive of any lot premium).

COLORADO - [Denver, CO RLC](#)

For Colorado properties to be covered by a ten-year insured protection plan, the warranty must also cover the basement slab for the first through the fourth year.

CONNECTICUT - [Manchester, NH RLC](#)

No "local" requirements.

DELAWARE - [Cleveland, OH RLC](#)

No "local" requirements.

DISTRICT OF COLOMBIA - [Roanoke, VA RLC](#)

No "local" requirements.

FLORIDA - [ST. Petersburg, FL RLC](#)

1. A heating system is not required in the following south Florida counties: Broward, Charlotte, Collier, Dade, Glades, Hendry, Lee, Martin, Monroe and Palm Beach.
2. Since the State of Florida does not allow anyone other than a licensed appraiser to establish value, lenders cannot use their LAPP authority to change the appraiser's value estimate.

GEORGIA - [Atlanta, GA RLC](#)

No "local" requirements.

HAWAII (Honolulu)

For leasehold estates, a copy of the lease must accompany the appraisal request. The total lease term must exceed the mortgage term by 14 years, and the mortgage term must not exceed the fixed rent period of the lease.

IDAHO - [Denver, CO RLC](#)

1. Any wood-burning appliance, including pellet stoves, in an Idaho property must be inspected by the local fire or building authority (or a private inspector authorized by VA) to ensure that the

entire installation (including stove, stovepipe, chimney and floor and wall protection) is safe.

2. All community water systems in Idaho must be currently approved by both the Idaho Department of Environmental Quality and the local health authority.
3. Every Idaho property in the Spokane/Rathdrum Prairie Single Source Aquifer (essentially Kootenai County) with an individual sewage disposal system requires evidence from the local health authority that the system is acceptable.
4. Wood-destroying insect information is required only for properties 50 years old or older, or for properties 25 years old or older in Canyon or Payette counties or in Boise between N 4th and N28th streets.

ILLINOIS - [St. Paul, MN RLC](#)

No "local" requirements.

INDIANA - [Cleveland, OH RLC](#)

No "local" requirements.

IOWA - [St. Paul, MN RLC](#)

No "local" requirements.

KANSAS - [St. Paul, MN RLC](#)

No "local" requirements.

KENTUCKY - [Roanoke, VA RLC](#)

No "local" requirements.

LOUISIANA - [Houston, TX RLC](#)

No "local" requirements.

MAINE - [Manchester, NH RLC](#)

Wood-destroying insect information is not generally required.

MARYLAND - [Roanoke, VA RLC](#)

The VA notice of value for every property in the Maryland counties of Montgomery and Prince George's must state either "The estimated reasonable value reflects a balance owed on the water/sewer assessment." or "The estimated reasonable value reflects that the water/sewer assessment has been paid in full."

MASSACHUSETTS - [Manchester, NH RLC](#)

Every Massachusetts property with an individual sewage disposal system requires evidence from the local health authority (or other source authorized by VA) that the system meets the Massachusetts Department of Environmental Protection (DEP) Title 5 standards.

MICHIGAN - [Cleveland, OH RLC](#)

1. Wood-destroying insect information is required for all properties in the following Michigan counties: Allegan, Barry, Berrien, Branch, Calhoun, Cass, Hillsdale, Ionia, Jackson, Kalamazoo, Kent, Lenawee, Livingston, Macomb, Mason, Monroe, Muskegon, Oakland, Oceana, Ottawa, St. Clair, St. Joseph, VanBuren, Washtenaw and Wayne.
2. A copy of the builder's license is required for all Michigan properties appraised as either proposed or under construction or new construction.

MINNESOTA - [St. Paul, MN RLC](#)

Wood-destroying insect information is not generally required.

MISSISSIPPI - [ST. Petersburg, FL RLC](#)

No "local" requirements.

MISSOURI - [St. Paul, MN RLC](#)

No "local" requirements.

MONTANA - [Denver, CO RLC](#)

Wood-destroying insect information is not generally required.

NEBRASKA - [St. Paul, MN RLC](#)

1. Every Nebraska property with an individual water supply or sewage disposal system requires evidence from the Nebraska Department of Health (or their authorized local health authority) that the system is acceptable.
2. Wood-destroying insect information is required for all Nebraska properties.
3. Notices of Value for properties in the Eastern Omaha, Nebraska area, identified by the fee appraiser under the comment section describing environmental conditions of the URAR stating: "The Home may be located in a superfund area. The U.S. Environmental Protection Agency (EPA) will/has evaluate(d) this site for lead soil contamination. For more information call the EPA at (800) 223-0425" must be conditioned for written veteran acknowledgment that the property may be subject to lead contamination as determined by the Environmental Protection Agency (EPA).

NEVADA - [Phoenix, AZ RLC](#)

For properties listed on a master appraisal, the combined value of the optional items selected by a veteran purchaser can not exceed 15 percent of the reasonable value assigned for the base plan type (exclusive of any lot premium).

NEW HAMPSHIRE - [Manchester, NH RLC](#)

Wood-destroying insect information is required only for the southern New Hampshire counties of Cheshire, Sullivan, Merrimack, Rockingham, Belknap, Hillsborough and Strafford.

NEW JERSEY - [Cleveland, OH RLC](#)

1. For all properties appraised as either proposed or under construction or new construction, the builder must provide the purchaser with an approved Home Owners Warranty policy, available through the New Jersey home insurance program.
2. Every New Jersey property with an individual sewage disposal system requires evidence from the local health authority (or other source authorized by VA) that the system is acceptable.
3. All condominium projects must be registered with the State of New Jersey Consumer Affairs Department, which will provide a case number and a written notice of project approval.

NEW MEXICO - [Denver, CO RLC](#)

title= "link to the Regional Loan Center"

No "local" requirements.

NEW YORK - [Manchester, NH RLC](#)

Wood-destroying insect information is required for all properties in the following New York counties: Bronx, Broome, Columbia, Delaware, Dutchess, Greene, Kings, Nassau, New York, Orange, Putnam, Queens, Richmond, Rockland, Suffolk, Sullivan, Ulster and Westchester.

NORTH CAROLINA - [Atlanta, GA RLC](#)

No "local" requirements.

NORTH DAKOTA - [St. Paul, MN RLC](#)

Wood-destroying insect information is not generally required.

OHIO - [Cleveland, OH RLC](#)

No "local" requirements.

OKLAHOMA - [Houston, TX RLC](#)

1. Oklahoma property less than 300 feet from the boundary of an active or planned oil or gas drilling site or less than 75 feet from the boundary of an operating well is not eligible to be the security for a VA-guaranteed loan.
2. Call the Muskogee office if the property is within 300 feet of a stationary storage tank containing more than 1000 gallons of flammable or explosive material.

OREGON - [Denver, CO RLC](#)

No "local" requirements.

PENNSYLVANIA - [Cleveland, OH RLC](#)

1. Springs or cisterns are not an acceptable water supply. A dug well is acceptable only in Erie County along the Lake Erie coast.
2. Mine subsidence insurance is required in active mining areas and in areas with known subsidence problems from previous mining.

PUERTO RICO ([SAN JUAN](#))

Wood-destroying insect information is required if any part of the property (including carport, terraces, etc.) is (or will be) constructed of wood not pressure treated in conformance with American Wood Preservers Institute (A.W.P.I) standards.

RHODE ISLAND - [Manchester, NH RLC](#)

No "local" requirements.

SOUTH CAROLINA - [Atlanta, GA RLC](#)

1. The permanent easement or deeded right-of-way protecting private street access to a South Carolina property must be "open" and clear for use.
2. A copy of the builder's license is required for all South Carolina properties appraised as either proposed or under construction or new construction.

SOUTH DAKOTA - [St. Paul, MN RLC](#)

No "local" requirements.

TENNESSEE - [Atlanta, GA RLC](#)

No "local" requirements.

TEXAS - [Houston, TX RLC](#)

Every property having an individual sewage disposal system in the Houston RLC jurisdiction which has a Loan Identification Number or VA Case Number containing the digits: "62-62-6" requires evidence from the local health authority that the system is acceptable. If the local authority will not provide that evidence, than any qualified party of the lender's choice may inspect the system.

UTAH - [Denver, CO RLC](#)

Wood-destroying insect information is required for all Utah properties.

VERMONT - [Manchester, NH RLC](#)

Wood-destroying insect information is required only in the southern Vermont counties of Bennington and Windham.

VIRGINIA - [Roanoke, VA RLC](#)

The maximum number of options that can be included in a master appraisal is 50. The combined value of the optional items selected by a veteran purchaser can not exceed 10 percent of the reasonable value assigned for the base plan type (exclusive of any lot premium).

WASHINGTON - [Denver, CO RLC](#)

1. For manufactured homes in the State to be considered real property, their title as a mobile

home must be eliminated.

2. All additions, modifications or attachments to a manufactured home, including roof replacement, must be inspected and approved by the Washington State Department of Labor and Industries.
3. Although wood-destroying insect information is not generally required, when an inspection is necessary the State requires that it identify rot and conditions conducive to rot. For that reason, either the Washington State Pest Association form must be used or an appropriate attachment made to the NPCA-1.

WEST VIRGINIA - [Roanoke, VA RLC](#)

No "local" requirements.

WISCONSIN - [St. Paul, MN RLC](#)

No "local" requirements.

WYOMING - [Denver, CO RLC](#)

No "local" requirements.

[Compensation and Pension](#) | [GI Bill](#) | [Vocational Rehabilitation](#) | [Home Loans](#) | [Life Insurance](#)
[Regional Office Homepages](#) | [Manuals & Regulations](#) | [Reports & Surveys](#)
[Survivors' Benefits](#) | [If You Owe VA Money](#)
[GovBenefits.gov](#) | [USA Services](#)

[Español](#) | [VA Forms](#) | [Facilities Locator](#) | [Contact the VA](#) | [Frequently Asked Questions \(FAQs\)](#)
[Privacy Policy](#) | [Web Policies & Important Links](#) | [Annual Performance and Accountability Report](#)
[Freedom of Information Act](#) | [Small Business Contacts](#) | [Site Map](#)
[FirstGov](#) | [White House](#) | [USA Freedom Corps](#)

Reviewed/Updated Date: July 20, 2006(kt)

